

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MITCHELL R. STEELE, JR.
SHANNON L. STEELE
Debtor(s)

Case No. 19-23303CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/21/2019.
- 2) The plan was confirmed on 10/25/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/26/2020, 04/08/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/22/2024.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,605.19.
- 10) Amount of unsecured claims discharged without full payment: \$38,030.33.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$74,313.88
Less amount refunded to debtor	\$2,443.25

NET RECEIPTS: **\$71,870.63**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,752.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,952.51**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SVCS LLC	Unsecured	NA	30.00	30.00	0.33	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	116.00	483.40	483.40	5.32	0.00
CAPITAL ONE NA**	Unsecured	387.00	387.15	387.15	4.26	0.00
CAPITAL ONE NA**	Unsecured	327.00	327.00	327.00	3.60	0.00
COLLECTION SERVICE CENTER INC	Unsecured	136.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	73.00	NA	NA	0.00	0.00
CREDIT UNION BANK	Unsecured	647.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/NAVIE	Unsecured	13,062.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/NAVIE	Unsecured	10,140.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/NAVIE	Unsecured	8,270.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/NAVIE	Unsecured	8,781.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/NAVIE	Unsecured	4,989.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS++	Unsecured	682.00	NA	NA	0.00	0.00
ELLIOTT COMMUNITY FEDERAL CRI	Unsecured	1,000.00	NA	NA	0.00	0.00
EXETER FINANCE LLC**	Unsecured	19,813.00	12,699.28	12,699.28	139.69	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	4,394.58	NA	NA	0.00	0.00
LVNV FUNDING LLC	Secured	847.00	758.66	758.66	758.66	0.00
MAIELLO BRUNGO & MAIELLO LLP	Secured	832.22	NA	NA	0.00	0.00
NAVIENT SOLUTIONS LLC O/B/O AID	Unsecured	36,058.00	82,433.12	82,433.12	906.76	0.00
NAVIENT SOLUTIONS LLC O/B/O ASC	Unsecured	9,406.00	9,487.84	9,487.84	104.37	0.00
PHEAA(*)	Unsecured	2,881.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,602.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	820.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,465.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,106.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	781.00	627.54	627.54	6.90	0.00
PHEAA(*)	Unsecured	6,019.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,775.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	1,276.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,193.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	7,069.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PHEAA(*)	Unsecured	3,220.00	NA	NA	0.00	0.00
PHFA-HEMAP(*)	Secured	0.00	0.00	0.00	0.00	0.00
PHFA-HEMAP(*)	Secured	12,387.00	13,600.82	13,600.82	13,600.82	2,058.75
PNC BANK NA	Secured	43,276.81	42,409.99	0.00	24,272.31	0.00
PNC BANK NA	Secured	0.00	8,426.47	8,426.47	8,426.47	0.00
REC MANAGEMENT SERVICE++	Unsecured	260.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	19,662.56	20,974.51	9,975.00	9,975.00	2,376.75
REGIONAL ACCEPTANCE CORP	Unsecured	0.00	0.00	10,999.51	120.99	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	14.91	14.91	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	0.49	0.49	0.00
TEMPOE LLC DBA WHY NOT LEASE I	Secured	0.00	144.02	96.93	96.93	0.00
VL FUNDING	Unsecured	8,751.00	8,638.33	8,638.33	95.02	0.00
WEST PENN POWER*	Unsecured	NA	3,828.72	3,828.72	42.12	0.00
WESTMORELAND CHRISTIAN ACAD	Unsecured	1,400.00	1,400.00	1,400.00	0.00	0.00
WESTMORELAND COUNTY	Unsecured	2,399.00	NA	NA	0.00	0.00
WESTMORELAND COUNTY TAX CLA	Secured	4,318.00	3,497.17	1,948.19	1,948.19	959.48

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$13,600.82	\$37,873.13	\$2,058.75
Mortgage Arrearage	\$8,426.47	\$8,426.47	\$0.00
Debt Secured by Vehicle	\$9,975.00	\$9,975.00	\$2,376.75
All Other Secured	\$2,803.78	\$2,803.78	\$959.48
TOTAL SECURED:	\$34,806.07	\$59,078.38	\$5,394.98
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15.40	\$15.40	\$0.00
TOTAL PRIORITY:	\$15.40	\$15.40	\$0.00
GENERAL UNSECURED PAYMENTS:	\$131,341.89	\$1,429.36	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,952.51</u>
Disbursements to Creditors	<u>\$65,918.12</u>
TOTAL DISBURSEMENTS :	<u>\$71,870.63</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/15/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.